

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Hong M. Dang et al.

Confirmation No.:

Application No.: Not yet known

Examiner: Not yet known

Filing Date:

Group Art Unit:

Title: Herewith

Not yet known

AN INTELLIGENT APPARATUS, SYSTEM AND METHOD FOR FINANCIAL
DATA COMPUTATION, REPORT REMITTANCE AND FUNDS TRANSFER OVER
AN INTERACTIVE COMMUNICATIONS NETWORK

COMMISSIONER FOR PATENTS
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- (x) under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of national application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97 (c) together with either a:
 - () Statement under 37 CFR 1.97(e), or
 - () a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97 (b) time period, but before final action or notice of allowance, whichever occurs first)
- () under 37 CFR 1.97 (d) together with a:
 - () Statement under 37 CFR 1.97(e), and
 - () a petition under 37 CFR 1.97(d)(2), and
 - () a \$180.00 petition fee set forth in 37 CFR 1.17(p).
(Filed after final action or notice of allowance, whichever occurs first; but before payment of the issue fee)

Please charge to Deposit Account 08-2025 the sum of _____. At any time during the pendency of this application, please charge any fees required or credit any overpayment to Deposit Account 08-2025 pursuant to 37 CFR 1.25.

(X) Applicant(s) submit herewith Form PTO 1449 - Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individuals(s) designated in 37 CFR 1.56 (c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:
~~Commissioner - for - Patents - Washington, - D.C. - 20231.~~ U.S. Pat. and Trad. Off.,
P.O. Box 2327, Arlington, VA
Date of Deposit: 22202

Typed Name: November 26, 2001

Signature: Grant E. Pollack

By



Grant E. Pollack
Attorney/Agent for Applicant(s)
Reg. No. 34, 097

Date: November 26, 2001

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| FORM PTO-1449 LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary) | ATTY. DOCKET NO. 100111405 | APPLICATION NO. Not yet | CONFIRMATION NO. known |
| | APPLICANT Hong M. Dang et al. | | |
| | FILING DATE Herewith | GROUP Not yet known | |

11/26/01
 09/95294
 U.S. PTO

REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | DATE | NAME | CLASS | SUB CLASS |
|------------------|-----------------|----------|------------------|-------|-----------|
| | 6,298,333 | 10/2/01 | Manzi et al. | 705 | 31 |
| | 6,202,052 | 3/13/01 | Miller | 705 | 31 |
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FOREIGN PATENT DOCUMENTS

| | DOCUMENT NUMBER | DATE | NAME | CLASS | SUB CLASS | TRANSLATION | |
|--|-----------------|------|------|-------|-----------|-------------|----|
| | | | | | | YES | NO |
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OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, etc.)

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